



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Order Filed on January 24,
2019 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

In Re:

Fabricia DeMelo,

Debtor.

Chapter 13

Case No.: 18-11555

Hearing Date: January 23, 2019, at 10:00am

Judge: Honorable Stacey L. Meisel

Recommended Local Form: Followed Modified

AUTHORIZE
ORDER TO APPROVE LOAN MODIFICATION AGREEMENT BETWEEN
DEBTOR AND BAYVIEW LOAN SERVICING

The relief set forth on the following page is hereby ORDERED.

DATED: January 24, 2019

Honorable Stacey L. Meisel
United States Bankruptcy Judge

THIS MATTER having been brought to the Court upon the motion of the Debtor Fabricia DeMelo (the “Debtor”) for an order pursuant to Fed. R. Bankr. P. 9019 and the requirements of Section X(A)(2) of the Court’s General Order setting forth the Loss Mitigation Program’s Procedures, to approve the loan modification agreement (the “Modification Agreement”), on the property described as 17 Oxford Street, Montclair, New Jersey between the Debtor and Bayview Loan Servicing (“Bayview”) with any subsequent successor or assigns which modifies the original loan and related mortgage referred therein; and there being due and sufficient notice of the Motion; and no objections to the requested relief; and after due deliberation, it appearing that the Modification Agreement is fair and reasonable and in the best interests of the Debtor and her estate; and good and sufficient cause appearing,

IT IS HEREBY ORDERED:

- (1) That the Motion is granted and the Debtor and Bayview are authorized to enter ^{as set forth herein,} into and perform the Modification Agreement;
- (2) Any Timely Proof of Claim filed by Bayview in the Debtor’s case is deemed modified and governed by the terms of such Modification Agreement.
- (3) If the loan modification ^{authorized} ~~approved~~ by the Court impacts on the provisions of the debtor’s Chapter 13 plan, a modified plan must be filed within 10 days of the entry of the order approving the loan modification.
- (4) If the loan modification approved by the Court results in a material change in the debtor’s expenses, the debtor shall file an amendment to the impacted schedules reflecting income and expenses (Schedules I and J) within 10 days of the entry of the order approving the loan modification.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Fabricia Demelo
 Debtor

Case No. 18-11555-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jan 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2019.

db Fabricia Demelo, 17 Oxford St, Montclair, NJ 07042-4907

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
 AS TRUSTEE (CWALT2007-18CB) cwohlrb@logs.com, njbankruptcynotifications@logs.com
 Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
 AS TRUSTEE (CWALT2007-18CB) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Joseph John Reilly on behalf of Debtor Fabricia Demelo jreilly@mocablaw.com,
 mcabrera@mocablaw.com,mcabecf@mocablaw.com
 Marie-Ann Greenberg magecf@magrtrustee.com
 Mathew M. Cabrera on behalf of Debtor Fabricia Demelo mcabecf@mocablaw.com,
 G27084@notify.cincompass.com;jreilly@mocablaw.com
 Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
 AS TRUSTEE (CWALT2007-18CB) rsolarz@kmlawgroup.com
 Robert P. Saltzman on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
 as trustee (CWALT2007-18CB) c/o Bayview Loan Servicing LLC dnj@pbslaw.org
 Robert P. Saltzman on behalf of Creditor Series 2007-18CB Bayview Loan Servicing LLC, servicer
 for The Bank of New York as Trustee, for the Benefit of the Certificate Holders, CWALT, Inc.,
 Alternative Loan Trust 2007-18CB Mortgage Pass-Through Certificates, dnj@pbslaw.org
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9